

Information to identify the case:

Debtor 1	Alexis Ann Buhl	Social Security number or ITIN	xxx-xx-6846
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-34431-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alexis Ann Buhl

8/13/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alexis Ann Buhl
Debtor

Case No. 16-34431-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 13, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db	#+ Alexis Ann Buhl, 21 Cliffwood Drive, Neptune, NJ 07753-5895
r	+ Coldwell Banker Realty, 1512 Highway 138, Wall, NJ 07719-3706
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516566689	#+ Alert Ambulance, P.O. Box 192, Brick, NJ 08723-0192
516566693	+ Celetano, Stadtmauer & Walentowicz, 1035 Route 46 East, Clifton, NJ 07013-7481
516566694	+ Convergent, PO Box 1022, Wixom, MI 48393-1022
516566697	+ Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
516566698	+ Gem Ambulance LLC, Po Box 826611, Philadelphia, PA 19182-6611
516566699	+ Genesis Healthcare, 3 Industrial Way East, Eatontown, NJ 07724-3318
516566702	+ Jersey Shore Center, Po Box 7247-6522, Philadelphia, PA 19170-0001
516566703	+ Jersey Shore IP-Meridian, 1929 State Rt 33, Neptune, NJ 07753
516566704	+ Jersey Shore University Medical Center, P.O. Box 650292, Dallas, TX 75265-0292
516566705	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
516683689	+ Monmouth Ocean Hospital Svc. Corp., C/O GEM Recovery Sys., 99 Kinderkamack Rd., Ste. 307, Westwood, NJ 07675-3021
516566709	+ Neptune Garden Nursing And Rehab LLC, 101 Walnut Street, Neptune, NJ 07753-4301
516566710	+ Neptune Gardens, 101 Walnut Street, Neptune, NJ 07753-4301
516566711	+ Neuropsychology and Counseling Asso., 1683 Route 88, Suite A, Brick, NJ 08724-3065
516566712	+ New Jersey Ez-Pass, RMCB, PO Box 1235, Elmsford, NY 10523-0935
516566713	+ New Jersey Turnpike Authority, 5581 Main St Admin Bldg, PO Box 5042, Woodbridge, NJ 07095-5042
516566714	Omniacare of Edison, Po Box 713611, Cincinnati, OH 45271-3611
516566716	+ PAM LLC New Jersey E-Z Pass, Po Box 1642, Milwaukee, WI 53201-1642
516566717	+ Phelan Hallinan & Diamond & Jones, Pc., 400 Fellowship Road Suite 100, Mount Laurel, NJ 08054-3437
516566719	+ Regional Cancer Care Associates LLC, 25 Main Street, Hackensack, NJ 07601-7083
516566720	+ Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
516566724	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187
516566723	+ Shore Radiation Oncology LLC, PO Box 845592, Dallas, TX 75284-5592
516566726	+ Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
516566728	+ University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 13 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 13 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Aug 14 2021 00:28:00	Internal Revenue Service, PO Box 7436,

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			Philadelphia, PA 19101-7436
lm	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2021 20:31:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
516566690	+ Email/Text: bankruptcies@amerassist.com	Aug 13 2021 20:32:00	Amer Assist A/R Solutions, 445 Hutchinson Ave, Suite 500, Columbus, OH 43235-8616
516652240	EDI: AIS.COM	Aug 14 2021 00:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516566691	+ EDI: CAPIO.COM	Aug 14 2021 00:28:00	Capio Partners Llc, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
516566692	+ EDI: CAPITALONE.COM	Aug 14 2021 00:28:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516566695	+ EDI: CCS.COM	Aug 14 2021 00:28:00	Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
516566707	+ EDI: CITICORP.COM	Aug 14 2021 00:28:00	Macy, Po Box 8061, Mason, OH 45040
516786284	EDI: Q3G.COM	Aug 14 2021 00:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516566696	+ Email/Text: EBN_Waco@Receivemorermp.com	Aug 13 2021 20:32:00	Financial Control Services, 200 N. New Road,, P O Box 21626, Waco, TX 76702-1626
516566701	+ Email/Text: BKRMailOPS@weltman.com	Aug 13 2021 20:31:00	Jared the Galleria Of Jewelry, PO Box 740425, Cincinnati, OH 45274-0425
516566706	+ EDI: RMCB.COM	Aug 14 2021 00:28:00	Laboratory Corp of america, c/o AMCA, Po Box 1235, Elmsford, NY 10523-0935
516566708	Email/Text: Meridianbankruptcy@hackensackmeridian.org	Aug 13 2021 20:31:00	Meridian Health, PO Box 397, Neptune, NJ 07754-0397
516566715	+ Email/Text: bcwrtoff@cablevision.com	Aug 13 2021 20:31:00	Optimum, 1501 18th Ave., Belmar, NJ 07719-3721
516806787	+ EDI: RECOVERYCORP.COM	Aug 14 2021 00:28:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516819001	EDI: PRA.COM	Aug 14 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518174207	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2021 20:31:00	QUICKEN LOANS INC., QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516611473	EDI: Q3G.COM	Aug 14 2021 00:28:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516611474	EDI: Q3G.COM	Aug 14 2021 00:28:00	Quantum3 Group LLC as agent for, CP Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516566718	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2021 20:31:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
516566722	EDI: RMCB.COM	Aug 14 2021 00:28:00	RMCB, P. O. Box 1235, Elmsford, NY 10523-0935
516566721	+ Email/Text: bankruptcy@certifiedcollection.com	Aug 13 2021 20:31:00	Riverview Op-Meridian Heathsystem, C/o Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
516584788	+ Email/Text: ecf@buckleyking.com	Aug 13 2021 20:31:00	Sterling Jewelers, Inc., dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
516566725	+ Email/Text: bankruptcydepartment@tsico.com	Aug 13 2021 20:31:00	Transworld Systems Inc, Po Box 15520, Wilmington, DE 19850-5520
516566727	Email/Text: opsdept@utcu.org		

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		Aug 13 2021 20:31:00	United Teletch Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724
516566729	+ EDI: USAA.COM		
		Aug 14 2021 00:28:00	Usaa Federal Savings Bank, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
516566730	+ EDI: USAA.COM		
		Aug 14 2021 00:28:00	Usaa Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
516566731	+ EDI: VERIZONCOMB.COM		
		Aug 14 2021 00:28:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516566732	+ EDI: CITICORP.COM		
		Aug 14 2021 00:28:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516688711		QUICKEN LOANS INC.
516636602	*	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
516566700	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
516710005	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor QUICKEN LOANS INC. shay@bbs-law.com jpshay@gmail.com
Michael R. DuPont	on behalf of Creditor United Teletch Financial Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com
Nicholas V. Rogers	

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on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com

Robert Cameron Legg

on behalf of Debtor Alexis Ann Buhl clegg@oliverandlegg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Alexis Ann Buhl courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 9